

**AMENDMENTS TO THE CLAIMS:**

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Cancelled)
2. (Currently Amended) The method of claim ~~[[1]]~~ 26 wherein the plurality of methods for communication includes ~~providing at least two selected from group consisting essentially of:~~  
email, electronic chat, live streaming audio, voice over the network, telephone,  
still picture, streaming live video, ~~[[and]]~~ or a collaborative interactive  
interaction via a web page.
3. (Currently Amended) The method of claim ~~[[1]]~~ 26 ~~wherein said user interface further includes providing at least one interactive window for comprising~~  
~~displaying, in an interactive window,~~ a financial model generated by the financial modeling system.
4. (Currently Amended) The method of claim 3 ~~wherein said user interface further includes providing comprising displaying~~ a plurality of function icons for ~~performing various~~ receiving a user selection of operations on ~~[[said]]~~ the generated financial model.

5. (Currently Amended) The method of claim 4 wherein ~~said function icons include providing~~ the operations comprise at least one of:

transact, monitor, model, explore, or track.

6. (Currently Amended) The method of claim 3 ~~wherein said user interface further includes providing~~ further comprises displaying, in at least one dynamic window, ~~for displaying~~ characteristics related to ~~[[said]]~~ the generated financial model.

7. (Currently Amended) The method of claim ~~[[1]]~~ 26 wherein ~~said user interface further includes providing~~ comprising displaying, in at least one interactive window, ~~for displaying~~ help messages related to using the financial modeling system.

8. (Currently Amended) The method of claim ~~[[1]]~~ 26 wherein ~~said user interface further includes providing~~ comprising displaying at least one profile icon for ~~performing various~~ receiving a user selection of operations on a user profile based on user information.

9. (Currently Amended) A system for providing ~~a graphical user interface to~~ information from a financial modeling system, the information including allowing both live advice and automated coaching, comprising:

a service level selector ~~providing a plurality of user selectable service levels for~~ receiving a user selection of ~~to select one of~~ ~~[[the]]~~ a plurality of service levels wherein each, the service level includes levels including

~~combinations~~ a unique combination of amounts of portfolio modeling and automated coaching available to the user, ~~and wherein each service level includes a selected amount of dialogue and instructions between the user and a live advisor;~~

an user interface generator<sub>1</sub> coupled to a network<sub>1</sub> providing for receiving a user selection from a plurality of communication icons ~~for selecting one of a plurality of~~ specifying communication methods with ~~[[the]]~~ a live advisor over ~~[[a]]~~ the network based on the selected service level;

an user communication interface for receiving goals from the user ~~life intentions, said life intentions being received as~~ the goals including revenue and expense goals;

a display generator coupled to the ~~Internet~~ network for providing displaying, in a first window<sub>1</sub> ~~for displaying~~ an image of ~~[[said]]~~ the live advisor providing live coaching determined by the selected service level, and the ~~life intentions goals, and a user's communication;~~

a display generator coupled to the ~~Internet~~ network for providing displaying, in a second window<sub>1</sub> ~~for displaying context-sensitive~~ context-sensitive automated coaching determined by the selected service level, and the ~~user inputted life intentions goals, and the user's communication,~~ wherein the automated coaching is driven by a financial coaching system that comprises one or more coaching engines;

a risk modeling simulator for ~~allowing the~~ providing user ~~[[to]]~~ control of ~~[[the]]~~ a level of risk supplied to the financial modeling system, by;

allowing the ~~receiving a~~ user to select selection of one or more risk events from a list of risk events;

based on actuarial data from at least one external database,

~~providing~~ displaying estimates of a probability and effect of an occurrence of the selected one or more risk events; and

for each individual ~~a~~ risk event from among the selected one or more risk events, allowing the ~~receiving a~~ user to accept the specification of acceptance or rejection of an estimate associated with the risk event, ~~or to reject the estimates and,~~ if the user rejects the displayed estimate, receiving a user specification of substitute in a different estimate;

an automated coaching engine coupled to a network for providing, in a second window ~~context-sensitive~~ context-sensitive automated coaching determined by the selected service level, and the user-inputted life-intentions ~~goals,~~ and a user's communication in a second window;

a user ~~communication capturing~~ communication-capturing component to allow the ~~for receiving a~~ user to respond response to the portfolio modeling, the automated coaching, and the live coaching of the selected service level,

wherein the automated coaching incorporates the selected risk events,

wherein the user's communication is responsive to the context-sensitive automated and live coaching; and

wherein the user's user response comprises modifications to the life intentions initially received from the user goals.

10. (Previously Presented) The system of claim 9, wherein said network is the Internet.

11. (Currently Amended) The system of claim 9 wherein the plurality of communication methods includes include at least two selected from group consisting essentially of:

email, electronic chat, live streaming audio, voice over the network, telephone, still picture, streaming live video, [[and]] or a collaborative interactive interaction via a web page.

12. (Currently Amended) The system of claim 9 wherein [[said]] the display generator further includes a second display generator providing generating at least one interactive window for displaying a financial model generated by the financial modeling system.

13. (Currently Amended) The system of claim 12 wherein [[said]] the user interface generator further includes a function icon generator providing displaying a plurality of function icons for performing various user selection of operations to be performed in the ~~on~~-said generated financial model.

14. (Currently Amended) The system of claim 13 wherein ~~said function icons~~  
the operations include at least one of:

transact, monitor, model, explore, or track.

15. (Currently Amended) The system of claim 12 wherein ~~[[said]] the~~ user  
interface generator further includes a third display generator for ~~providing~~ generating at  
least one dynamic window for displaying characteristics related to ~~[[said]] the~~ generated  
financial model.

16. (Currently Amended) The system of claim 9 wherein ~~[[said]] the~~ user  
interface generator further includes a fourth display generator for ~~providing~~ generating  
at least one dynamic window for displaying help messages related to using the financial  
modeling system.

17. (Currently Amended) The system of claim 9 wherein ~~[[said]] the~~ user  
interface generator further includes a second icon generator for ~~performing various~~  
receiving a user selection of operations on a user profile, based on user information.

18. (Currently Amended) A computer program embodied on a computer-readable computer-readable medium for providing a graphical user interface to information from a financial modeling system, the information including allowing both live advice and automated coaching, the computer program comprising:

a code segment for ~~providing a plurality of user selectable service levels for~~ receiving a user selection of ~~to select one of~~ [[the]] a plurality of service levels wherein each, the service level includes levels including a unique combination of amounts combinations of portfolio modeling and automated coaching available to the user, and wherein each service level includes a selected amount of dialogue and instructions between the user and a live advisor;

a code segment for providing receiving a user selection from a plurality of icons for selecting at least one of a plurality of specifying methods for communicating with a live advisor over a network based on the selected service level;

a code segment for providing a communication generating a user interface for receiving goals from the user life intentions, said life intentions being received as the goals including revenue and expense goals;

a code segment for providing displaying, in a first window, for displaying an image of [[said]] the live advisor providing live coaching determined by the selected service level [[,]] and the life intentions goals, and a user's communication;

~~a code segment for providing displaying, in a second window, for displaying-~~  
~~context-sensitive context-sensitive~~ automated coaching determined by the  
selected service level ~~[[,]]~~ and the user-inputted life intentions goals, ~~and-~~  
~~the user's communication~~, wherein the automated coaching is driven by a  
financial coaching system that comprises one or more coaching engines;  
~~a code segment for providing a risk modeling component for allowing the~~  
receiving user ~~[[to]]~~ control of the level of risk, by:

~~allowing the receiving a~~ user ~~to select~~ selection of one or more risk  
events from a list of risk events;

based on actuarial data from at least one external database,

~~providing displaying~~ estimates of a probability and effect of  
an occurrence of the selected one or more risk events; and

for ~~each individual a~~ risk event from among the selected one or  
more risk events, ~~allowing the receiving a~~ user ~~to accept the~~  
specification of acceptance or rejection of an estimate  
associated with the risk event, ~~or to reject the estimates and,~~  
if the user rejects the displayed estimate, receiving a user  
specification of substitute in a different estimate; and

~~a code segment for providing a communication component for allowing the~~  
receiving a user ~~to respond~~ response to the portfolio modeling, the  
automated coaching, and the live coaching of the selected service level,  
wherein the automated coaching incorporates the selected risk  
events,



~~wherein the user's communication is responsive to the context-~~  
~~sensitive automated and live coaching; and~~

wherein the user's user response comprises modifications to the life  
intentions initially received from the user goals.

19. (Currently Amended) The computer program ~~embodied on a computer-~~  
~~readable medium~~ of claim 18 wherein the plurality of methods for communication  
includes at least two ~~selected from group consisting essentially of:~~

email, electronic chat, live streaming audio, voice over the network, telephone,  
still picture, streaming live video, ~~[[and]]~~ or a collaborative interactive  
interaction via a web page.

20. (Currently Amended) The computer program ~~embodied on a computer-~~  
~~readable medium~~ of claim 18 wherein said the code segment for generating a user  
interface further ~~including~~ includes:

a code segment for providing generating at least one interactive window for  
displaying a financial model generated by the financial modeling system.

21. (Currently Amended) The computer program ~~embodied on a computer-~~  
~~readable medium~~ of claim 20 wherein said the code segment for generating a user  
interface further ~~including~~ includes:

~~a code segment for providing~~ displaying a plurality of function icons for  
~~performing various user selection of operations on said to be performed in~~  
the generated financial model.

22. (Currently Amended) The computer program ~~embodied on a computer-~~  
~~readable medium~~ of claim 21 wherein said ~~function icons~~ the operations include at least  
one of:

transact, monitor, model, explore, or track.

23. (Currently Amended) The computer program ~~embodied on a computer-~~  
~~readable medium~~ of claim 20 wherein said the code segment for generating a user  
interface further ~~including~~ includes:

~~a code segment for providing~~ generating at least one dynamic window for  
displaying characteristics related to ~~[[said]]~~ the generated financial model.

24. (Currently Amended) The computer program ~~embodied on a computer-~~  
~~readable medium~~ of claim 18 wherein said the code segment for generating a user  
interface further ~~including~~ includes:

code segment for ~~providing~~ generating at least one dynamic window for  
displaying help messages related to using the financial modeling system.

25. (Currently Amended) The computer program embodied on a computer-readable medium of claim 18 wherein said the code segment for generating a user interface further including includes:

a code segment for providing at least one profile icon for performing various receiving a user selection of operations on a user profile based on user information.

26. (New) A method for providing both live advice and automated coaching from a financial modeling system, comprising:

receiving a user selection of one of a plurality of service levels, the service levels

specifying combinations of portfolio modeling and automated coaching

available to the user, the service levels including a selected amount of

dialogue and instructions between the user and a live advisor;

receiving a user selection of an icon specifying at least one of a plurality of

methods for communication with a live advisor over a network, based on

the selected service level;

receiving a user specification of goals, the goals including revenue and expense

goals;

displaying, in a first window, an image of a live advisor providing live coaching

determined by the selected service level and the specified goals;

displaying, in a second window, context-sensitive automated coaching

determined by the selected service level and the specified goals, the

automated coaching being generated by a financial coaching system that comprises one or more coaching engines;

receiving a user selection of a level of risk, by:

receiving a user selection of one or more risk events from a list of risk events;

based on actuarial data from at least one external database, displaying estimates of a probability and effect of an occurrence of the selected one or more risk events; and

for a risk event among the selected one or more risk events, receiving a user specification of acceptance or rejection of an estimate associated with the risk event, and, if the user rejects the displayed estimate, receiving a user specification of a different estimate; and

receiving user responses to the portfolio modeling, the automated coaching, and the live coaching of the selected service level,

wherein the automated coaching incorporates the selected risk events, and

wherein the received responses comprise modifications to the specified goals.